

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT E. SHIFKO  
AMY M. SHIFKO  
Debtor(s)

Case No. 17-20548GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2017.
- 2) The plan was confirmed on 03/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/29/2018, 03/12/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/09/2024.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 87.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,050.00.
- 10) Amount of unsecured claims discharged without full payment: \$226,082.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$262,436.14  
Less amount refunded to debtor \$9,589.59

**NET RECEIPTS: \$252,846.55**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,250.00  
Court Costs \$310.00  
Trustee Expenses & Compensation \$12,249.08  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$16,809.08**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION B	Unsecured	1,001.00	1,042.32	1,042.32	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	14,479.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	3,491.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON -TRU	Secured	190,088.00	192,324.04	0.00	0.00	0.00
BANK OF NEW YORK MELLON -TRU	Secured	0.00	0.00	5,513.17	5,513.17	0.00
BANK OF NEW YORK MELLON -TRU	Secured	0.00	0.00	5,540.04	5,540.04	0.00
BANK OF NEW YORK MELLON -TRU	Secured	0.00	192,254.71	0.00	140,385.42	0.00
BANK OF NEW YORK MELLON -TRU	Secured	0.00	4,670.97	0.00	0.00	0.00
BANK OF NEW YORK MELLON -TRU	Priority	0.00	1,300.00	0.00	0.00	0.00
CAPITAL ONE NA**	Unsecured	992.00	1,038.05	1,038.05	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	11,720.00	11,719.50	11,719.50	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	191.00	303.89	303.89	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	375.00	407.66	407.66	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	754.00	798.30	798.30	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,715.00	1,792.81	1,792.81	0.00	0.00
ECMC(*)	Unsecured	NA	5,743.01	5,743.01	0.00	0.00
FIFTH THIRD BANK	Secured	6,989.00	7,068.33	7,029.10	7,029.10	791.66
FIRST COMMONWEALTH BANK(*)	Unsecured	3,571.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,987.00	1,997.82	1,997.82	0.00	0.00
HEMPFIELD ASD (HEMPFIELD TWP) (	Priority	4,500.00	NA	4,500.00	4,500.00	0.00
INTERNAL REVENUE SERVICE*	Priority	52,200.00	66,251.11	66,251.11	66,251.11	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	8,424.57	8,424.57	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,497.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,726.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,198.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,443.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,986.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	17,031.00	17,231.28	17,231.28	0.00	0.00
LSF9 MASTER PARTICIPATION TRUST	Secured	NA	NA	NA	0.00	0.00
LSF9 MASTER PARTICIPATION TRUST	Priority	NA	1,182.09	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	9,972.00	9,348.72	9,348.72	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	3,953.00	4,069.49	4,069.49	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,775.00	1,858.52	1,858.52	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,120.00	2,143.77	2,143.77	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,462.00	4,470.20	4,470.20	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	657.00	697.45	697.45	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,315.00	2,497.82	2,497.82	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,142.00	1,307.30	1,307.30	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,593.00	2,682.63	2,682.63	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,852.00	6,098.68	6,098.68	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	138.00	227.27	227.27	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,600.00	1,671.81	1,671.81	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,558.00	1,615.87	1,615.87	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	10,000.00	6,026.97	6,026.97	6,026.97	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	375.06	375.06	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,481.00	2,575.20	2,575.20	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,820.22	1,820.22	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,496.00	2,612.76	2,612.76	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,177.00	4,287.71	4,287.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	940.00	1,012.69	1,012.69	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	550.00	590.07	590.07	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,993.00	2,049.57	2,049.57	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,047.00	9,971.82	9,971.82	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,820.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	686.00	737.37	737.37	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,153.00	1,254.14	1,254.14	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,319.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,277.00	1,348.91	1,348.91	0.00	0.00
US BANK**	Unsecured	11,988.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,957.00	3,970.83	3,970.83	0.00	0.00
WELLS FARGO BANK NA	Unsecured	7,231.00	7,374.39	7,374.39	0.00	0.00
WELLS FARGO BANK NA	Unsecured	44,624.00	45,109.21	45,109.21	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$11,053.21	\$151,438.63	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,029.10	\$7,029.10	\$791.66
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,082.31</b>	<b>\$158,467.73</b>	<b>\$791.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$76,778.08	\$76,778.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$76,778.08</b>	<b>\$76,778.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$174,278.69</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$16,809.08</u>
Disbursements to Creditors	<u>\$236,037.47</u>

**TOTAL DISBURSEMENTS :** **\$252,846.55**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.